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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

NORGAARD, O'BOYLE & HANNON
184 Grand Avenue
Englewood, New Jersey 07631
Telephone Number (201) 871-1333
Facsimile Number (201) 871-3161
Attorneys for Debtor
By: Mark E. Norgaard, Esq. - (MN-7407)

In Re:

Nieves L. Lara-Delgado

Case No.: 19-14615

Judge: RG

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____ , at _____ .

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ , at _____ .

- ☒ Certification of Default filed by U.S. Bank, Secured Creditor ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☒ Payments have been made in the amount of \$ 2,195.22 , but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

I made a payment in the amount of \$2,195.22 on April 30, 2025 that is not accounted for in the filed default payment history. I would like to request a hearing date to resolve the matter with the Secured Creditor.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 5/27/2025

/s/ Nieves L. Lara-Delgado
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Terms and Conditions (Remitter and Payee):

- * Please keep this copy for your record of the transaction
- * The escheatment laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
 - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
 - In most cases, the funds will be considered "abandoned" after the "Void After" Date
- * Placing a Stop Payment on a Cashier's Check
 - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
 - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
- * Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

**FOR YOUR PROTECTION SAVE THIS COPY
CASHIER'S CHECK**

Customer Copy
9472422125

04/30/2025
Void after 1 year

Remitter: NIEVES L LARA-DELGADO

\$** 2,195.22 **

Pay To The MIDLAND MORTGAGE

Order Of: march 2025 loan #

Memo: Estate of Alex Delgado 0051523974

Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.
NON NEGOTIABLE

282111107 6/2023 881000

LD DOCUMENT AT ANGLE TO VIEW ARTIFICIAL WATERMARK ON BACK

CASHIER'S CHECK

HOLD DOCUMENT AT ANGLE TO VIEW ARTIFICIAL WATERMARK

CHASE

9472422125

Date 04/30/2025 Void after 1 year

Remitter: NIEVES L LARA-DELGADO

Pay To The MIDLAND MORTGAGE

Order Of:

Pay: TWO THOUSAND ONE HUNDRED NINETY FIVE DOLLARS AND 22 CENTS

\$** 2,195.22 **

March 2025 Do not write outside this box. loan #
Memo: ESTATE OF Alex Delgado 0051523974
Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.

Thomas W. Horne, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Columbus, OH